

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brenda C Morgart
Debtor

Case No. 19-03750-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 41

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db
5242224 +Brenda C Morgart, 1637 North 5th Street, Stroudsburg, PA 18360-2701
5242228 ARS, PO Box 630806, Cincinnati, OH 45263-0806
5242229 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
5242231 Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5242235 +GC Services LP, PO Box 3855, Houston, TX 77253-3855
5242236 Lehigh Valley Health Network, PO box 781733, Philadelphia, PA 19178-1733
5242238 +M. Troy Freedman, Esquire, Stern & Eisenberg PC, 1581 Main Street Suite 200,
Warrington, PA 18976-3403
5242238 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612-6001)
5242237 Medical Imaging of Lehigh Valley PC, 2 Meridian BLVD 3rd Floor, Wyomissing, PA 19610-3202
5242239 +Monroe County Sheriff's Office, 610 Monroe Street, Stroudsburg, PA 18360-2276
5242242 +Penn Credit Corporation, P.O. Box 69703, Harrisburg, PA 17106-9703
5242244 +Pocono Gastroenterology PC, PO Box 303, East Stroudsburg, PA 18301-0303
5242245 Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2009
5242246 Premier Health Associates LLC, 532 Lafayette Road STE 300, Sparta, NJ 07871-4411
5242247 Receivable Management Group, PO Box 6070, Columbus, GA 31917-6070
5242248 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,
Reading, PA 19601-3544
5242250 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
Highlands Ranch, CO 80129-2386
5242251 +St. Luke's Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
5242252 +Stroud Township Sewer Authority, 1211 North 5th Street, Stroudsburg, PA 18360-2608
5242255 U.S. Department of Education, PO Box 4222, Iowa City, IA 52244
5242256 +UGI, PO Box 15503, Wilmington, DE 19850-5503
5242259 US Dept of Education, National Payment Center, PO Box 790336,
Saint Louis, MO 63179-0336
5242258 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501
5242261 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
5242262 +Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike,
Knoxville, TN 37909-1156
5242263 +Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5242225 +E-mail/Text: bcra@ptd.net Dec 06 2019 19:34:26 Brodhead Creek Regional Authority,
410 Mill Creek Road, East Stroudsburg, PA 18301-1126
5242226 +EDI: CHASE.COM Dec 07 2019 00:28:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,
Wilmington, DE 19850-5298
5242227 +EDI: CHASE.COM Dec 07 2019 00:28:00 Chase Card Services, PO Box 15298,
Wilmington, DE 19850-5298
5242230 +E-mail/Text: bk@coastprofessional.com Dec 06 2019 19:34:34
Emergency Planning Management Inc., c/o Coast Professional Inc., PO Box 2899,
West Monroe, LA 71294-2899
5242232 EDI: IRS.COM Dec 07 2019 00:28:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
5242234 +E-mail/Text: bncnotices@becket-lee.com Dec 06 2019 19:34:20 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
5242233 +E-mail/Text: bncnotices@becket-lee.com Dec 06 2019 19:34:20 Kohls/Capital One,
Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5242240 +E-mail/Text: jbenner@nepafcu.org Dec 06 2019 19:34:25 Ne Pa Community Fcu, 337 Clay Ave,
Stroudsburg, PA 18360-1288
5242243 E-mail/Text: blegal@phfa.org Dec 06 2019 19:34:36 PHFA-HEMAP, PO Box 15530,
Harrisburg, PA 17105-5530
5242241 +E-mail/Text: paparalegals@pandf.us Dec 06 2019 19:34:54 Patenaude & Felix, APC,
501 Corporate Drive Suite 205, Canonsburg, PA 15317-8584
5242249 +EDI: DRIV.COM Dec 07 2019 00:28:00 Santander Consumer USA, PO Box 961245,
Ft Worth, TX 76161-0244
5242253 +EDI: WTRRNBBANK.COM Dec 07 2019 00:28:00 Target, Attn: Bankruptcy, PO Box 9475,
Minneapolis, MN 55440-9475
5242254 +EDI: ECMC.COM Dec 07 2019 00:28:00 U.S. Department of Education, Ecmc/Bankruptcy,
PO Box 16408, Saint Paul, MN 55116-0408
5242257 E-mail/Text: bkrcy@ugl.com Dec 06 2019 19:34:50 UGI, PO Box 13009,
Reading, PA 19612-3009
5242260 +EDI: VERIZONCOMB.COM Dec 07 2019 00:28:00 Verizon Wireless, Attn: Bankruptcy,
500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Home Equity Mortgage Loan Asset-Backed Trust Et Al... bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
Kim M Diddio on behalf of Debtor 1 Brenda C Morgart kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Brenda C Morgart**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8153**

EIN --_-----

Debtor 2

(Spouse, if filing)

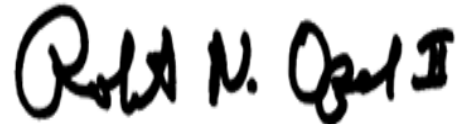
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-03750-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Brenda C Morgart
aka Brenda Cheryl Morgart, aka Brenda C BogartBy the
court:Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

12/6/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.